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Abstract of the Disclosure

A nickel/palladium/gold metallization stack is formed upon connection pads of integrated
circuits at the wafer level through an electroless plating method. The metallization stack can be
formed over copper or aluminum interconnect pads; the lower nickel layer bonds securely to the
copper or aluminum interconnect pads, while the intermediate palladium layer serves as a diffusion
barrier for preventing the nickel from out-diffusing during subsequent thermal cycles. The upper
gold layer adheres to the palladium and readily receives a variety of interconnect elements, including
gold bumps, gold wire bonds, solder bumps, and nickel bumps. The electroless plating process
permits connection pads to be formed using fine geometries, and allows adjacent connection pads to
be formed within 5 micrometers of each other.